

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC
Authorized Agent for Secured Creditor
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Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886
Laura Egeman, Esq. (LE-8250)

In Re:

Roseanne T Puleo,

Debtor.

Case No.: 18-29938-MBK

Chapter: 7

Hearing Date: November 19, 2018

Judge: Michael B. Kaplan

**CERTIFICATION REGARDING CALCULATION OF AMOUNT DUE
(NOTE AND MORTGAGE DATED MAY 24, 2006)**

Mary Gracia

of full age, employed as Assistant Secretary

by Nationstar Mortgage LLC d/b/a Mr. Cooper, hereby certifies the following:

Recorded on June 23, 2006, in Burlington County, in Book MB10972 at Page 444

Property Address: 423 Holmes Dr, Burlington, New Jersey 08016-2855

Mortgage Holder: Nationstar Mortgage LLC d/b/a Mr. Cooper

1. PAYOFF STATEMENT

Unpaid Principal Balance:	\$ 193,852.74
Accrued interest from _____ to _____:	\$ 4,253.22
(Interest rate = 3.625 % per year; \$ _____ per day x _____ days)	
Unearned interest from _____ to _____:	\$ 0.00
Per diem interest from _____ to _____:	\$ 0.00
Late Charges from _____ to _____ (\$ _____ /mo. x _____ mos.):	\$ 0.00
Attorney's fees and costs as of _____:	\$ 0.00

Advances through October 5, 2018 for:

Real Estate Taxes:	\$10,699.32
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Insurance premiums:	\$ Incl. in R.E. Taxes
Other:	\$ 4,602.11
<i>Sub-Total of Advances:</i>	\$ 15,301.43
Less Escrow Monies:	(\$0.00)
<i>Net Advances:</i>	\$ 15,301.43
Interest on advances from _____ to _____:	\$ 0.00
Other charges (specify _____):	\$ 0.00
Less total suspense balance:	(\$177.66)
<u>TOTAL DUE AS OF October 9, 2018:</u>	\$ 213,229.73
Date of last payment¹ :	May 21, 2018

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate as of October 16, 2018: \$ 172,167.89*

*Source: State of New Jersey Department of the Treasury Division of Taxation (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

Liens on the real estate:

1. Real estate taxes as of October 5, 2018: \$10,699.32
(Insurance Premiums included above)
2. First Mortgage (principal and interest), as of October 5, 2018: \$198,105.96
3. Second Position Judgment lien (principal and interest),
as of October 5, 2018: \$ 753.00
4. Other (specify below: Corporate Advances \$4,602.11;
Suspense Balance (\$177.66): \$ 4,424.45

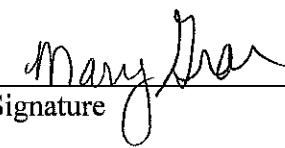
TOTAL LIENS: (\$213,982.73)

APPARENT EQUITY AS OF October 9, 2018: \$ 0.00**

** If negative, insert zero (0).

I certify under penalty of perjury that the above is true.

Date: 10/22/18


Signature

Mary Gracia
Assistant Secretary of
Nationstar Mortgage LLC
d/b/a Mr. Cooper
Affiant

rev.8/1/15

¹ Based on my review of the Servicing Records, the Debtor's account is due for the April 1, 2018 payment.